

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 16–30227–JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Valerie C. Muhammad
aka Valerie C Williams–Muhammad, aka
Valerie C Williams
413 Highalnd Avenue
Passaic, NJ 07055–3224

Social Security No.:

xxx–xx–9828

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 2/1/17.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

Dated: February 2, 2017

JAN: env

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Valerie C. Muhammad
 Debtor

Case No. 16-30227-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 148

Page 1 of 2
 Total Noticed: 48

Date Rcvd: Feb 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2017.

db Valerie C. Muhammad, 413 Highalnd Avenue, Passaic, NJ 07055-3224
 cr +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 516459191 +CCA, PO Box 46101, Las Vegas, NV 89114-6101
 516459190 +CCA, PO Box 326, Norwell, MA 02061-0326
 516459193 +Credit Collection Services, 15 East Montgomery Rd., Savannah, GA 31406-4739
 516459196 Ditech, PO Box 6176, Waterloo, IA 50704
 516459198 +Ditech, 1501 N Plano Road, Suite 100, Richardson, TX 75081-2493
 516459200 +Ditech Home Loans LLC, PO Box 8172, Rapid City, SD 57709-8172
 516459202 +Garden Savings FCU, 129 Littleton Road, Parsippany, NJ 07054-1897
 516459204 Garden Savings Federal Credit Union, 29 Littleton Road, Parsippany, NJ 07054
 516459211 +Leaders Financial, PO Box 5553, Clark, NJ 07066-5553
 516459212 +Leaders Financial, 21 Commerce Drive, Cranford, NJ 07016-3519
 516459215 ++MARLIN MEDCLR INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308
 (address filed with court: NCO, PO Box 41466, Philadelphia, PA 19101)
 516459214 NCO, PO Box 41567, Philadelphia, PA 19101
 516459216 +Passaic Valley Water, 1525 Main Avenue, Clifton, NJ 07011-2195
 516459217 +Passaic Valley Water Commission, PO Box 230, Clifton, NJ 07015-0230
 516459220 +Phelan, Hallinan & Diamond, Jones, ESQ, 400 Fellowship Road, Suite 100,
 Mount Laurel, NJ 08054-3437
 516459221 +Phelan, Hallinan & Diamond, Jones, PC, 400 Fellowship Road, Suite 100,
 Mount Laurel, NJ 08054-3437
 516459222 +Phelan, Hallinan & Diamond, LLC, 400 Fellowship Road, Suite 100,
 Mount Laurel, NJ 08054-3437
 516459223 +Phelan, Hallinan & Diamond, Jones PC ESQ, 400 Fellowship Road, Suite 100,
 Mount Laurel, NJ 08054-3437
 516459224 +Piekarsky & Associates, 191 Goodwin Avenue, Suite 1, Wyckoff, NJ 07481-2052
 516459225 +Piekarsky & Associates, LLC, Goodwin Building, 191 Goodwin Avenue, Suite 1,
 Wyckoff, NJ 07481-2052
 516459226 +Progressive Insurance, PO Box 7247-0311, Philadelphia, PA 19170-0001
 516459227 +Progressive Insurance, PO Box 31260, Tampa, FL 33631-3260
 516459228 +Prospect Apartments LLC, Attn: Building Management, 75 Prospect Street,
 East Orange, NJ 07017-1922
 516528048 +RED OAK HOLDINGS, LLC, c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201,
 Parsippany, NJ 07054-4609
 516459234 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
 PO Box 245, Trenton, NJ 08646-0245)
 516459229 Solomon & Solomon, PO Box 15019, Albany, NY 12212-5019
 516459230 +Solomon & Solomon P C, 5 Columbia Circel, Albany, NY 12203-6374
 516459232 +Solomon and Solomon, PC, Five Columbia Circle, Albany, NY 12203-6374
 516459233 +Southeast Financial Company, 5110 Maryland Way Ste 10, Brentwood, TN 37027-7585
 516459237 +State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
 516459235 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269,
 Trenton, NJ 08646-0269
 516459238 +State of New Jersey, Division of Taxation, 153 Halsey Street, Newark, NJ 07102-2807
 516459239 +State of New Jersey, Division of Revenue, PO Box 262, Trenton, NJ 08646-0262
 516459240 +Superior Court of NJ, Law Division, 10 Main Street, Ref # L-002030-13,
 Hackensack, NJ 07601-7042

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2017 23:04:45 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 02 2017 23:04:43 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr EDI: IRS.COM Feb 02 2017 22:43:00 United States of America (Internal Revenue Service,
 U.S. Attorney's Office, 970 Broad Street, Suite 700, Newark, NJ 07102-2535

516548715 E-mail/Text: tbaes@approvedcreditsolutions.com Feb 02 2017 23:04:25

Approved Credit Solutions, 107 N. State Rd. 135, Ste. 302, Greenwood, IN 46143

516459187 +E-mail/Text: tbaes@approvedcreditsolutions.com Feb 02 2017 23:04:25 Approved Credit,
 704 S State Road #135, Greenwood, IN 46143-6561

516459186 +E-mail/Text: tbaes@approvedcreditsolutions.com Feb 02 2017 23:04:25 Approved Credit,
 704 S State Road# 135, Greenwood, IN 46143-6561

516459194 +EDI: CCS.COM Feb 02 2017 22:43:00 Credit Collection Services, 2 Wells Avenue,
 Newton Center, MA 02459-3246

516459195 +EDI: CCS.COM Feb 02 2017 22:43:00 Credit Collections, PO Box 607,
 Norwood, MA 02062-0607

516459197 +E-mail/Text: bankruptcy.bnc@ditech.com Feb 02 2017 23:04:31 Ditech, PO Box 6172,
 Rapid City, SD 57709-6172

516585784 E-mail/Text: bankruptcy.bnc@ditech.com Feb 02 2017 23:04:31
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154

District/off: 0312-2

User: admin
Form ID: 148

Page 2 of 2
Total Noticed: 48

Date Rcvd: Feb 02, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516459201 +E-mail/Text: bankruptcy.bnc@ditech.com Feb 02 2017 23:04:31 Ditech Mortgage, PO Box 6172, Rapid City, SD 57709-6172
516459213 +E-mail/Text: jgoley@leadersfc.com Feb 02 2017 23:04:33 Leaders Financial Company, 21 Commerce Drive Floor# 1, Cranford, NJ 07016-3519

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516459188* +Approved Credit Inc., 704 S State Road# 135, Greenwood, IN 46143-6561
516459189* +Approved Credit LLC, 704 S State Road# 135, Greenwood, IN 46143-6561
516459192* +CCA, PO Box 46101, Las Vegas, NV 89114-6101
516459199* +Ditech, PO Box 6172, Rapid City, SD 57709-6172
516459203* +Garden Savings FCU, 129 Littleton Road, Parsippany, NJ 07054-1897
516459207* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, ACS Support - Stop 5050, PO Box 219236, Kansas City, MO 64121)
516459208* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Philadelphia, PA 19255-0010)
516459206* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Special Procedures Function, PO Box 724, Springfield, NJ 07081)
516459209* +Internal Revenue Service, PO Box 309011, AMC 8228, Memphis, TN 38130-9011
516459205* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516459210* +Internal Revenue Services, PO Box 37004, Hartford, CT 06176-7004
516459218* +Passaic Valley Water Commission LLC, PO Box 230, Clifton, NJ 07015-0230
516459219* +Passaic Valley Water Inc., 1525 Main Avenue, Clifton, NJ 07011-2195
516459236* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08646-0245)
516459231* +Solomon & Solomon P C, 5 Columbia Circl, Albany, NY 12203-6374

TOTALS: 0, * 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service) eamonn.ohagan@usdoj.gov
Herbert B. Raymond on behalf of Debtor Valerie C. Muhammad bankruptcy123@comcast.net, jeff.raymond@comcast.net; raymondmail@comcast.net; carol-raymond@comcast.net; bankruptcyattorneys@comcast.net; herbertraymond@gmail.com; carbonell_c@hotmail.com; kdelyon.raymond@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedpne.com

TOTAL: 5